

IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

#12
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CW

Inventor(s): Hong M. Dang et al.

Confirmation No.:

Application No.: Not yet known

Examiner: Not yet known

Filing Date: Herewith

Group Art Unit:

Not yet known

Title: INTELLIGENT SYSTEM INFRASTRUCTURE FOR FINANCIAL
DATA COMPUTATION, REPORT REMITTANCE AND FUNDS TRANSFER
OVER AN INTERACTIVE COMMUNICATIONS NETWORK

COMMISSIONER FOR PATENTS
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

- (x) under 37 CFR 1.97(b), or
(Within three months of filing national application; or date of entry of national application; or before mailing date of first office action on the merits; whichever occurs last)
- () under 37 CFR 1.97 (c) together with either a:
() Statement under 37 CFR 1.97(e), or
() a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97 (b) time period, but before final action or notice of allowance, whichever occurs first)
- () under 37 CFR 1.97 (d) together with a:
() Statement under 37 CFR 1.97(e), and
() a petition under 37 CFR 1.97(d)(2), and
() a \$180.00 petition fee set forth in 37 CFR 1.17(p).
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

Please charge to Deposit Account 08-2025 the sum of _____. At any time during the pendency of this application, please charge any fees required or credit any overpayment to Deposit Account 08-2025 pursuant to 37 CFR 1.25.

(X) Applicant(s) submit herewith Form PTO 1449 - Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 1.56 (c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:
~~Commissioner for Patents, Washington, D.C. 20231~~ U.S. Pat. and Trad. Off.,

P.O. Box 2327, Arlington, VA 22202
Date of Deposit: November 26, 2001

Typed Name: Grant E. Pollack

Signature: Grant E. Pollack

By

Grant E. Pollack
Grant E. Pollack

Attorney/Agent for Applicant(s)
Reg. No. 34,097

Date: November 26, 2001



FORM PTO-1449

LIST OF PATENTS AND PUBLICATIONS FOR
APPLICANT'S INFORMATION DISCLOSURE
STATEMENT

(Use several sheets if necessary).

ATTY. DOCKET NO.
100111622APPLICATION NO.
Not yetCONFIRMATION NO.
known

APPLICANT

Hong M. Dang et al.

FILING DATE

Herewith

GROUP

Not yet known



REFERENCE DESIGNATION

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS
	6,298,333	10/2/01	Manzi et al.	705	31
	6,202,052	3/13/01	Miller	705	31
	6,183,140	2/6/01	Singer et al.	395	231
	6,078,899	6/20/00	Francisco et al.	705	19
	6,078,898	6/20/00	Davis et al.	705	19
	6,064,983	5/16/00	Koehler	705	31
	6,003,016	12/14/99	Hagemier	705	19
	5,875,433	2/23/99	Francisco et al.	705	26
	5,799,283	8/25/98	Francisco et al.	705	19
	5,774,872	6/30/98	Golden et al.	705	19
	5,644,724	7/1/97	Cretzler	395	219

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	TRANSLATION	
						YES	NO

OTHER REFERENCES (including Author, Title, Date, Pertinent Pages, etc.)

EXAMINER

DATE CONSIDERED